

Information to identify the case:

Debtor 1	<u>Scott A. Kaminsky</u>	Social Security number or ITIN	xxx-xx-4501
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan M. Kaminsky</u>	Social Security number or ITIN	xxx-xx-8198
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-22873-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott A. Kaminsky
dba Lashen Electronics, Inc.

Susan M. Kaminsky
dba Connected World Recruiting, LLC

10/8/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Scott A. Kaminsky
 Susan M. Kaminsky
 Debtors

Case No. 19-22873-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Oct 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 10, 2019.

db/jdb +Scott A. Kaminsky, Susan M. Kaminsky, 23 Quail Run, Randolph, NJ 07869-2826
 cr Valley National Bank, POB X 953, Wayne, NJ 07470
 518328519 +Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
 518328520 +Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 09 2019 00:20:16 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 09 2019 00:20:13 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: AISACG.COM Oct 09 2019 03:48:00 AIS Portfolio Services, LP,
 Attn: Capital One Auto Finance, a divisi, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City,, OK 73118-7901

518328510 +EDI: TSYS2.COM Oct 09 2019 03:48:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803

518328511 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 09 2019 00:20:36
 Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837

518328512 +EDI: CAPITALONE.COM Oct 09 2019 03:48:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285

518328513 +EDI: CAPONEAUTO.COM Oct 09 2019 03:48:00 Capital One Auto Finance, P.O. Box 259407,
 Plano, TX 75025-9407

518336228 +EDI: AISACG.COM Oct 09 2019 03:48:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

518328514 +EDI: CHASE.COM Oct 09 2019 03:48:00 Chase, Att: Bankruptcy department, P.O. Box 36520,
 Louisville, KY 40233-6520

518328515 +EDI: CHASE.COM Oct 09 2019 03:48:00 Chase Card, P.O. Box 15369,
 Wilmington, DE 19850-5369

518328516 +EDI: CITICORP.COM Oct 09 2019 03:48:00 Citicards/CBNA, P.O. Box 6217,
 Sioux Falls, SD 57117-6217

518328517 +E-mail/Text: electronicbkydocs@nelnet.net Oct 09 2019 00:20:18 Dept of Education/Nelnet,
 P.O. Box 82561, Lincoln, NE 68501-2561

518328518 +EDI: MID8.COM Oct 09 2019 03:48:00 Midland Funding, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709

518328522 E-mail/Text: bankruptcydept@wyn.com Oct 09 2019 00:20:36 Wyndham Vacation Resorts Inc.,
 P.O. Box 98940, Las Vegas, NV 89193-8940

518328521 +E-mail/Text: bankruptcydept@wyn.com Oct 09 2019 00:20:36 Wyndham Vacation Resorts Inc.,
 10750 W.Charleston Blvd, Suite 130, Las Vegas, NV 89135-1049

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2019 at the address(es) listed below:

Jeffrey Lester on behalf of Trustee Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
 Karina Pia Lucid on behalf of Joint Debtor Susan M. Kaminsky klucid@karinalucidlaw.com,
 R43327@notify.bestcase.com;admin@karinalucidlaw.com
 Karina Pia Lucid on behalf of Debtor Scott A. Kaminsky klucid@karinalucidlaw.com,
 R43327@notify.bestcase.com;admin@karinalucidlaw.com

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Oct 08, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE (CWBS 2005-23) kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6